PRE-EXISTING CONDITION INSURANCE PLAN (PCIP)

The Dirigo Health Agency (DHA) is administering the Pre-Existing Condition Insurance Plan through a contractual relationship with the US Department of Health & Human Services. Any benefits through the plan are at all times subject to federal law and regulation. The program is available to individuals and self employed of one starting August 1, 2010 through the DirigoChoice program. To be included in the pre-existing condition plan the individual must meet the following criteria:

*Not had medical coverage for the previous 6 months before applying for assistance and provide a signed statement.

*Have at least one of the following 30 pre-existing medical conditions and provide supporting documentation from a medical provider:

1. Angina pectoris
2. Asthma
3. Cirrhosis of the liver
4. Congestive Heart Failure
5. Coronary Artery Disease
6. Coronary occlusion
7. Cystic fibrosis
8. Diabetes
9. Friedreich's ataxia
10. HIV/AIDS
11. Heart disease requiring open-heart surgery
12. Hemophilia
13. Hodgkin's disease
14. Huntington's chorea
15. Hypertension
16. Juvenile diabetes
17. Leukemia
18. Metastatic cancer
19. Motor or sensory aphasia
20. Multiple sclerosis
21. Muscular dystrophy
22. Myasthenia gravis
23. Myotonia
24. Parkinson's disease
25. Polycystic kidney disease
26. Psychotic disorders
27. Quadriplegia
28. Stroke
29. Syringomyelia
30. Wilson's disease

*Be 1) a citizen or national of the US and able to provide a copy of their US public birth certificate or passport or 2) lawfully present with permanent resident status in the US and able to provide a copy of their permanent resident card

Subsidies are available on a sliding scale to enrollees with household incomes under 300% of the Federal Poverty Limit ($32,490 for a single, $66,150 for a family of four) and assets under $60,000 for a single and under $120,000 for a household of 2 or more.

To enroll
1. Contact DHA customer service at 1-877-892-8391 to prescreen, determine monthly cost and request application forms
2. Send completed application forms and supporting documents (typically tax returns and other proof of income and assets, coverage certification, provider documentation, and citizenship/residency forms) to DirigoChoice 153 State House Station, Augusta, ME. 04333.
3. DHA will make a final eligibility determination within 30 days of receipt of all required documentation. Coverage is effective the first of the month and is not retrospective.

Attachments
Dirigo Health Agency – 09/17/2010
PRE-EXISTING CONDITION INSURANCE PLAN

1. Did you have health insurance coverage for the 6 months prior to your application for DirigoChoice?
   Yourself: ☐ Yes ☐ No
   Dependent(s) you are covering: ☐ Yes ☐ No

   If you answered No to question #1, please continue:

2. Do you and/or any of the dependent(s) you are covering have one of the medical conditions specified below?
   Yourself: ☐ Yes ☐ No
   Dependents(s): ☐ Yes ☐ No  Name(s)____________________________

   If you answered Yes to question #2, please continue:

3. Is a statement(s) from a medical doctor indicating the medical condition included?
   ☐ Yes ☐ No

4. Is the person(s) with the medical condition a citizen of the United States or lawfully present in the US?
   ☐ Yes ☐ No

5. Circle the document(s) you are providing for citizenship purposes for the person(s) with the medical condition.
   Birth Certificate  Green Card
   US Passport  Naturalization Certificate
   Military record showing US citizenship  Permanent Resident Card

   Signature _____________________  Print Name _____________________  Date ________________

Medical Condition Listing:
1. Angina pectoris
2. Asthma
3. Cirrhosis of the liver
4. Congestive Heart Failure
5. Coronary Artery Disease
6. Coronary occlusion
7. Cystic fibrosis
8. Diabetes
9. Friedreich's ataxia
10. HIV/AIDS
11. Heart disease requiring open-heart surgery
12. Hemophilia
13. Hodgkin's disease
14. Huntington's chorea
15. Hypertension
16. Juvenile diabetes
17. Leukemia
18. Metastatic cancer
19. Motor or sensory aphasia
20. Multiple sclerosis
21. Muscular dystrophy
22. Myasthenia gravis
23. Myotonia
24. Parkinson's disease
25. Polycystic kidney disease
26. Psychotic disorders
27. Quadriplegia
28. Stroke
29. Syringomyelia
30. Wilson's disease

PECP1 (8/2010)
### Medical Condition Descriptions

<table>
<thead>
<tr>
<th>SCIENTIFIC NAME</th>
<th>OTHER NAMES/RELATED TERMS</th>
<th>BRIEF OVERVIEW/DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Acquired Immune Deficiency Syndrome</td>
<td>HIV/AIDS</td>
<td>AIDS, caused by the Human Immunodeficiency Virus (HIV), is a condition which progressively reduces the effectiveness of the immune system, making individuals more susceptible to infections and tumors. HIV is transmitted through the direct contact of mucous membranes, blood stream, or with bodily fluid containing the virus.</td>
</tr>
<tr>
<td>2 Angina Pectoris</td>
<td>Angina, Stable Angina, Unstable Angina, Microvascular Angina</td>
<td>Angina - the medical term used to describe temporary chest discomfort that occurs when the heart is not getting enough blood. &quot;A strangling feeling in the chest.&quot;</td>
</tr>
<tr>
<td>3 Asthma</td>
<td>Brittle Asthma, Exercise-induced Asthma, Occupational Asthma</td>
<td>A chronic obstructive condition, asthma is a common chronic inflammatory disease of the airways characterized by variable and recurring symptoms, airflow obstruction, and bronchospasm. Symptoms include: wheezing, coughing, chest tightness, and shortness of breath.</td>
</tr>
<tr>
<td>4 Cirrhosis of the Liver</td>
<td></td>
<td>Cirrhosis - a consequence of chronic liver disease, is a slowly progressing disease in which healthy liver tissue is replaced with scar tissue, eventually preventing the liver from functioning properly.</td>
</tr>
<tr>
<td>5 Congestive Heart Failure</td>
<td>CHF, Heart Failure</td>
<td>Congestive Heart Failure - a condition in which the heart is unable to supply sufficient blood flow to meet the body’s needs.</td>
</tr>
<tr>
<td>6 Coronary Artery Disease</td>
<td>CAD, Atherosclerotic Heart Disease</td>
<td>Coronary Artery Disease - the end result of the accumulation of atheromatous plaques (blockages) within the walls of the coronary arteries that supply the muscle of the heart with oxygen and nutrients. Can cause sudden heart attack.</td>
</tr>
<tr>
<td>7 Coronary Occlusion</td>
<td>Coronary Artery Occlusion, Coronary Heart Disease</td>
<td>Coronary occlusion - the partial or complete obstruction of blood flow in a coronary artery. This condition could cause a heart attack.</td>
</tr>
<tr>
<td>Condition</td>
<td>Medical Conditions</td>
<td></td>
</tr>
<tr>
<td>-----------</td>
<td>--------------------</td>
<td></td>
</tr>
<tr>
<td><strong>8</strong></td>
<td>Cystic Fibrosis (CF)</td>
<td>Cystic Fibrosis - a common disease that affects the entire body, causing progressive disability and early death. It is the scarring and cyst formation within the pancreas, and the most common symptom is difficulty breathing.</td>
</tr>
<tr>
<td><strong>9</strong></td>
<td>Diabetes (Diabetes Mellitus)</td>
<td>Diabetes - a chronic (lifelong) disease marked by high levels of sugar in the blood. This occurs either because the body does not produce enough insulin, or because cells do not respond to the insulin the body produced. There are multiple types of diabetes, the three most common being: Type 1, Type 2 and Gestational. Classic symptoms include: frequent urination, increased thirst and increased hunger.</td>
</tr>
<tr>
<td><strong>10</strong></td>
<td>Friedreich’s Ataxia (Ataxia, Hereditary Spinal Sclerosis)</td>
<td>Friedreich’s Ataxia - an inherited disease that causes progressive damage to the nervous system, resulting in symptoms that range from gait disturbance and speech problems to heart disease.</td>
</tr>
<tr>
<td><strong>11</strong></td>
<td>Heart Disease (Requiring Open-Heart Surgery) (Cardiopathy)</td>
<td>Heart Disease - an umbrella term for a variety of diseases that affect the heart. Types include: Coronary Heart Disease, Cardiomyopathy, Cardiovascular Disease, Ischaemic Heart Disease, Hypertensive Heart Disease, Heart Failure, Inflammatory Heart Disease, and Valvular Heart Disease.</td>
</tr>
<tr>
<td><strong>12</strong></td>
<td>Hemophilia (Haemophilia (A, B &amp; C))</td>
<td>Hemophilia - a group of hereditary genetic disorders that impair the body’s ability to control blood clotting or coagulation (used to stop the bleeding when a blood vessel is broken).</td>
</tr>
<tr>
<td><strong>13</strong></td>
<td>Hodgkin’s Disease (Hodgkin’s Lymphoma, Lymphoma)</td>
<td>Hodgkin’s Disease/Lymphoma - a cancer of lymph tissue found in the lymph nodes, spleen, liver, bone marrow, and other sites. Usually begins with an enlarged lymph node which appears without a known cause.</td>
</tr>
<tr>
<td><strong>14</strong></td>
<td>Huntington’s Chorea (Huntington’s Disease, Huntington’s Disorder (HD))</td>
<td>Huntington’s Chorea - a progressive neurodegenerative genetic disorder. It affects muscle coordination and leads to cognitive decline and dementia.</td>
</tr>
<tr>
<td><strong>15</strong></td>
<td>Hypertension (HTN, High Blood Pressure)</td>
<td>Hypertension - a chronic medical condition in which the blood pressure is elevated. Persistent hypertension is a risk factor for strokes, heart attacks, heart failure, and arterial aneurysm. It is the leading cause of chronic kidney failure.</td>
</tr>
<tr>
<td><strong>16</strong></td>
<td>Juvenile Diabetes (Type 1 Diabetes)</td>
<td>Juvenile Diabetes - a syndrome with disordered metabolism and inappropriately high blood glucose levels due to deficiency of insulin secretion in the pancreas. The body does not produce insulin.</td>
</tr>
<tr>
<td></td>
<td>Medical Condition</td>
<td>Definition</td>
</tr>
<tr>
<td>---</td>
<td>------------------</td>
<td>------------</td>
</tr>
<tr>
<td>17</td>
<td>Leukemia</td>
<td>Leukaemia, Acute Leukemia, Chronic Leukemia, Lymphocytic Leukemia, Myelogenous Leukemia</td>
</tr>
<tr>
<td>18</td>
<td>Metastatic Cancer</td>
<td>Metastatic Disease, Metastasis, Mets</td>
</tr>
<tr>
<td>19</td>
<td>Motor or Sensory Aphasia</td>
<td>Broca's Aphasia (Expressive Aphasia), Wernicke's Aphasia (Sensory Aphasia), Anomia</td>
</tr>
<tr>
<td>20</td>
<td>Multiple Sclerosis</td>
<td>MS, Disseminated Sclerosis, Encephalomyelitis Disseminata</td>
</tr>
<tr>
<td>21</td>
<td>Muscular Dystrophy</td>
<td>MD</td>
</tr>
<tr>
<td>22</td>
<td>Myasthenia Gravis</td>
<td>MG</td>
</tr>
<tr>
<td>23</td>
<td>Myotonia</td>
<td>Myotonia Congenita, Myotonic Dystrophy</td>
</tr>
<tr>
<td>24</td>
<td>Parkinson's Disease</td>
<td>PD, Parkinson's</td>
</tr>
<tr>
<td>25</td>
<td>Polycystic Kidney Disease</td>
<td>Polycystic Kidney Syndrome, PKD, PCKD</td>
</tr>
<tr>
<td>Page</td>
<td>Condition</td>
<td>Description</td>
</tr>
<tr>
<td>------</td>
<td>-----------</td>
<td>-------------</td>
</tr>
<tr>
<td>26</td>
<td>Psychotic Disorders</td>
<td>Psychotic Disorders are severe mental disorders that cause abnormal thinking and perceptions. Those with Psychotic Disorders usually have one or more of the following symptoms: hallucinations, delusions, paranoia or thought disorder. “Loss of contact with reality.”</td>
</tr>
<tr>
<td>27</td>
<td>Quadriplegia</td>
<td>Quadriplegia - paralysis caused by illness or injury that results in partial or total loss of all use of limbs and torso. Loss is usually sensory and motor, which means both sensation and control are lost.</td>
</tr>
<tr>
<td>28</td>
<td>Stroke</td>
<td>A Stroke - occurs when blood supply to part of the brain is disrupted, causing brain cells to die. When blood flow to the brain is impaired, oxygen and glucose cannot be delivered to the brain leading to a loss of brain function(s).</td>
</tr>
<tr>
<td>29</td>
<td>Syringomyelia</td>
<td>Syringomyelia - a generic term that refers to a disorder in which a (fluid-filled) cyst or cavity forms within the spinal cord, essentially destroying it over time. Without the right procedures, this could lead to paralysis.</td>
</tr>
<tr>
<td>30</td>
<td>Wilson's Disease</td>
<td>A rare Inherited disorder where there is too much copper in the body's tissue. Excess copper damages the liver and nervous system. Can be treated with medication, but often a liver transplant is required.</td>
</tr>
</tbody>
</table>